

**Testimony before the House Committee on Health Policy
HB 4576**

Presented on behalf of The Michigan Primary Care Association
By

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Good afternoon Chairman Haines and members of the committee. My name is Doug Paterson and I am here today representing the 35 Federally Qualified Health Center organizations making up the Michigan Primary Care Association. Collectively, our member organizations operate 230 community health center sites throughout Michigan serving over 600,000 Michigan residents annually. In addition to providing quality, affordable healthcare services Health Centers across the state of Michigan offer significant assistance to patients and community members enrolling in health insurance coverage programs like Medicaid and MICHild. Nearly one third of patients presenting at a federally qualified health center have no insurance. Health Centers have traditionally and continue to offer consumer assistance with completion of an average of 570 health insurance applications each month. Over the past five years we have assisted over 24,000 Michigan residents with insurance applications.

We support the substitute for HB 4576, as we believe the navigator program does need to assure clarity for individuals seeking insurance on the newly created Health Benefits Exchange. The complicated nature of selecting insurance requires a certain amount of assistance, as supported by recent independent research conducted by Lake Research Partners, which demonstrates that uninsured populations are often skeptical, frustrated, stressed, or confused when applying for insurance coverage. Of the roughly half million uninsured adults eligible for tax credits or subsidies through the new health insurance marketplace, nearly 75% have cited that they either lack awareness of their coverage options, or believe they will need in-person assistance to enroll, or both. Consequently, the basic concepts of the Navigator program -- specifically the 5 key duties of public education, distributing impartial information about the full range of qualified health plans and insurance affordability programs, facilitating enrollment, providing referrals for coverage problems, and acting in a culturally and linguistically appropriate manner -- are a sound investment in improving access to care and promoting a healthier population.

We have been following this bill closely and believe the substitute bill addresses many concerns we had with the original bill. We support the need to assure that adequately trained and qualified entities and persons function as Navigators in Michigan and support the goal of this bill to assure that.

We do have concerns around fees and costs related to certification, fingerprinting and background checks. Organizations interested in serving as Navigators will be investing significant resources in staff and training with little to no substantive financial

reimbursement given the very low level of Navigator grant funding being provided. Levying certification fees on both the individuals and the business entities performing as navigators will add costs to many non-profit public serving organizations. This could be a significant barrier for some community based agencies who are trusted by their community members and who would naturally be looked to by many for assistance from becoming certified navigators.

Again, we appreciate the fact that this legislature wants to ensure that high quality consumer coverage assistance is available for Michigan residents and that the integrity of the Navigator program is maintained.

Thank you for your time.